Exhibit “A”

COLLECTION BUREAU OF AMERICA®

25954 EDEN LANDING ROAD, HAYWARD, CA 94545-3816
Hours of Operation M - F 6:00 am - 6:00 pm PST 888-558-5192

Thank you for your payment agreement made on July 11, 2016 on account 6796023 for DS SERVICES. Please review the information listed below for accuracy.

The name on the account is: TIMOTHY THORNE

.DEPOSIT-DATE	AMOUNT	COMMENTS
. 07-22-16	298.40	
.TOTAL	298.40	

.DEPOSIT-DATE	AMOUNT	COMMENTS

The payments listed above will be processed on the deposit date as a debit card. If you wish to terminate this recurring payment agreement you may send your request to Collection Bureau of America by fax at 510-781-5163, via email to cbacompliance@collectionbureauofamerica.com or by mail to Attention: Compliance Department 25954 Eden Landing Rd, Hayward CA 94545. All requests for termination must be received 2 business days prior to the processing of the payment.

If you agree to these terms, please sign and return this entire form to Collection Bureau of America, Attention: Compliance Department 25954 Eden Landing Rd, Hayward CA 94545. You may fax it to 510-781-5163 or via email to cbacompliance@collectionbureauofamerica.com. A copy of this signed authorization will be returned to you for your records. Please be advised that failure to return this signed agreement prior to the deposit date of the first payment will automatically terminate this agreement. Should you have any additional questions, please telephone 888-558-5192.

Printed Name: TIMOTHY THORNE

Signature:

Date:

ACA INTERNATIONAL The Association of Credit and Collection Professionals Member

This is an attempt to collect a debt by a debt collector and Collection Bureau of America is a collection agency. Any information obtained will be used for that purpose.

Office Use Only			
Recvd By:	Date Recvd:	Cancel Date:	Copy Sent:

DEPT 251 3657861416079
PO BOX 4115
CONCORD CA 94524

Questions? Toll Free 888-558-5192

To pay online, go to paycba.com

ADDRESS SERVICE REQUESTED

#BWNFTZF #COB3657861416079#

TIMOTHY THORNE
PO BOX 813
GERMANTOWN WI 53022-0813

COMPLIANCE DEPARTMENT
25954 EDEN LANDING RD
HAYWARD CA 94545

*17292196*18DM*

COB18DM-0712-754345110-00001-1

COLLECTION BUREAU OF AMERICA®
25954 EDEN LANDING ROAD, HAYWARD, CA 94545-3816
Hours of Operation M - F 6:00 am - 6:00 pm PST 888-558-5192

July 12, 2016

Original Creditor:DS SERVICES
Original Creditor No:6796023
CBA ID Number:17292196
Location or Number for Equipment Return: 4941 S HOWELL MILWAUKEE, WI 53207

PRINCIPAL:	$298.15
INTEREST:	$0.25
FEES:	$0.00
TOTAL AMOUNT DUE:	**$298.40**

As of the date of this letter, you owe $298.40. Because of interest, late charges, and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection.

Your account has been assigned to Collection Bureau of America for collection. All future communication regarding this obligation should be directed to this office.

Our records indicate that you may be contacted at the following phone number(s): 262-744-6435, . If the number(s) are incorrect, or you would prefer that we do not call you at the number(s), please contact us at 888-558-5192 or via email to info@collectionbureauofamerica.com. In addition, if you have another phone number or address that you would prefer we contact you at, please contact us at 888-558-5192 or provide the new information via email to info@collectionbureauofamerica.com.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

As required by law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations. But we will not submit a negative credit report to a credit reporting agency about this credit obligation until the expiration of the time period described above.

This is an attempt to collect a debt. Any information obtained will be used for this purpose.
NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Payment phone line 888-454-0313

Sincerely,
CATHI SMITH
Debt Collector
Collection Bureau of America
888-656-9285

ACA INTERNATIONAL
The Association of Credit and Collection Professionals
Member

PLEASE DETACH AND RETURN BOTTOM PORTION WITH YOUR PAYMENT

Questions? Toll Free 888-558-5192
To pay online, go to paycba.com

DEPT 251 3554964316076
PO BOX 4115
CONCORD CA 94524

BBB ACCREDITED BUSINESS Rating A+

ADDRESS SERVICE REQUESTED

#BWNFTZF #COB3554964316076#

TIMOTHY THORNE
PO BOX 813
GERMANTOWN WI 53022-0813

REMIT TO:

COLLECTION BUREAU OF AMERICA
PO BOX 5013
HAYWARD, CA 94540-5013

*17292196*1ST*

COB1ST-0711-753915152-00310-310

"We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law."

CONSUMER RIGHTS

This notice has been sent by a collection agency. This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

Interest may accrue at a rate allowable by laws. That amount may make the total balance due vary from day to day. The amount due on the day you pay may be greater than the amount listed on the front side of this notice.

CALIFORNIA

The State Rosenthal Fair Debt Collection Practices Act And The Federal Fair Debt Collection Practices Act Require That, Except Under Unusual Circumstances, Collectors May Not Contact You Before 8 A.M. Or After 9 P.M. They May Not Harass You By Using Threats Of Violence Or Arrest Or By Using Obscene Language. Collectors May Not Use False Or Misleading Statements Or Call You At Work If They Know Or Have Reason To Know That You May Not Receive Personal Calls At Work. For The Most Part, Collectors May Not Tell Another Person, Other Than Your Attorney Or Spouse, About Your Debt. Collectors May Contact Another Person To Confirm Your Location Or Enforce A Judgment. For More Information About Debt Collection Activities, You May Contact The Federal Trade Commission At 1-877-FTC-HELP Or www.ftc.gov.

(For medical collections only): Nonprofit credit counseling services may be available in the area.

COLORADO

AS REQUIRED BY STATE LAW HB 10-1222, OUR IN-HOUSE STATE OFFICE ADDRESS AND PHONE NUMBER IS:

Colorado Manager Inc, Building B, 80 Garden Center Ste 3, Broomfield CO 80020 (303)920-4763

FOR INFORMATION ABOUT THE COLORADO FAIR DEBT COLLECTION PRACTICES ACT, SEE WWW.COAG.GOV/CAR.

A CONSUMER HAS THE RIGHT TO REQUEST IN WRITING THAT A DEBT COLLECTOR OR COLLECTION AGENCY CEASE FURTHER COMMUNICATION WITH THE CONSUMER. A WRITTEN REQUEST TO CEASE COMMUNICATION WILL NOT PROHIBIT THE DEBT COLLECTOR OR COLLECTION AGENCY FROM TAKING ANY OTHER ACTION AUTHORIZED BY LAW TO COLLECT THE DEBT.

MASSACHUSETTS

Our Local Office: CT Corporation System 101 Federal Street, Boston, MA 02110 Telephone: (888) 454-0313 Hours: 8:00 a.m. to 5:00 p.m.

NOTICE OF IMPORTANT RIGHTS:
You have the right to make a written or oral request that telephone calls regarding your debt not be made to you at your place of employment. Any such oral request will be valid for only ten days unless you provide written confirmation of the request postmarked or delivered with seven days of such request. You may terminate this request by writing to the debt collector.

MAINE

Our Local Office: CT Corporation System One Portland Square, Portland, ME 04101 Telephone: (888) 454-0313 Hours: 8:00 a.m. to 5:00 p.m.

MINNESOTA

"THIS COLLECTION AGENCY IS LICENSED BY THE MINNESOTA DEPARTMENT OF COMMERCE."

NEVADA

NRS 649.332 Verification of Debt.
1. To verify a debt, a collection agency shall:
(a) Obtain or attempt to obtain from the creditor any document that is not in the possession of the collection agency and is reasonably responsive to the dispute of the debtor, if any; and (b) If such a document is obtained, mail the document to the debtor.
2. When collecting a debt on behalf of a hospital, within 5 days after the initial communication with the debtor in connection with the collection of the debt, a collection agency shall, unless the following information is included in the initial communication, send a written notice to the debtor that includes a statement indicating that: (a) If the debtor pays or agrees to pay the debt or any portion of the debt, the payment or agreement to pay may be construed as:
(1) An acknowledgment of the debt by the debtor; and
(2) A waiver by the debtor of any applicable statute of limitations set forth in NRS 11.190 that otherwise precludes the collection of the debt; and (b) If the debtor does not understand or has questions concerning his or her legal rights or obligations relating to the debt, the debtor should seek legal advice.
3. As used in this section, "hospital" has the meaning ascribed to it in NRS 449.012. (Added to NRS by 2007,2500)

NRS 449.012 "Hospital" defined. "Hospital" means an establishment for the diagnosis, care and treatment of human illness, including care available 24 hours each day from persons licensed to practice professional nursing who are under the direction of a physician, services of a medical laboratory and medical, radiological, dietary and pharmaceutical services. (Added to NRS by 1973, 1279;A 1985, 1737)

NEW YORK

(1)Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C.§ 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

(i) the use or threat of violence;
(ii) the use of obscene or profane language; and
(iii) repeated phone calls made with the intent to annoy, abuse or harass

(2) "If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days."

For New York residents only: License #207851

NORTH CAROLINA

PERMIT #3381

TENNESSEE

"This collection agency is licensed by the Collection Service Board, State Department of Commerce and Insurance, 500 James Robertson Parkway, Nashville, Tennessee 37243."

UTAH

As required by Utah law, you are hereby notified that a negative credit report reflecting on your credit record may be submitted to a credit reporting agency if you fail to fulfill the terms of your credit obligations.

WISCONSIN

This collection agency is licensed by the Division of Banking in the Wisconsin Department of Financial Institutions, www.wdfi.org.